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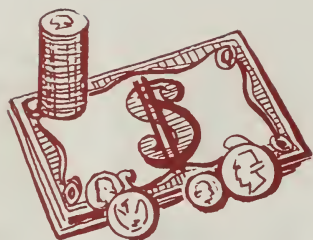
DO'S and DON'TS of credit



PA-869



Division of Home Economics—Federal Extension Service
U. S. Department of Agriculture



DO'S

- Do make the biggest down payment you can. Then your other payments will be smaller. You will pay less interest.



- Do pay off what you owe as soon as you can.

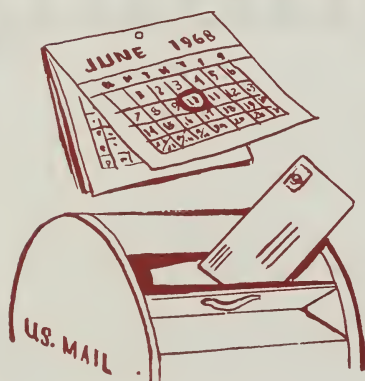
- Do get a written contract that tells *all* you will have to pay.

- Do understand what you sign.

- Do shop around. Find out where you will pay the least for credit.

- Do pay your bills when they are due.

- Do use your credit wisely. *It is money.*



DON'TS

- Don't buy "on time" if you don't have to.



- Don't buy more than you need.



- Don't buy "on time" unless you know you will have enough money to make every payment.



- Don't buy things "on time" unless they are worth the extra cost. Buying "on time" costs money.



- Don't buy on credit at stores that charge high interest.

- Don't borrow money from an illegal lender.



REMEMBER . . .

When you use credit—

- Shop around. Get the best deal you can.
- Know what your contract means before you sign.
- Follow the rules for a good credit rating.



Issued April 1968

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